

Health Safety Net (HSN)

Updated 2/17

HSN is a program that helps low-income Massachusetts residents of all ages pay for medically necessary health services at designated Massachusetts Community Health Centers (CHCs) and hospitals. **People with Medicare** may also be eligible to use HSN as secondary coverage for Medicare co-pays and deductibles.

Health Safety Net Phone Number: 1-877-910-2100

Health Safety Net Fax Number: 1-617-786-4380

Use SACA application for 65+, ACA application for under 65

Eligibility

- Be a Massachusetts resident (Do NOT need to be a US Citizen)
- Income no higher than 300% FPL
- Be ineligible for MassHealth Standard
- Eligibility lasts for one year from the start date as determined by MassHealth

*There is no HSN Card: Individuals should carefully save the eligibility letter and bring a copy to the hospital or CHC for proof of HSN eligibility. It may be possible to use a Social Security number as well.

Covered Services

- Most **medically necessary** services are covered as long as they are provided by a Massachusetts Community Health Center (CHC) or acute care hospital.
- HSN will also pay for eligible services received up to **10 days before** the application date.
- Covered services include:

Hospital stays	Emergency Services
Out-patient doctor visits & tests	Prescription Drugs
Mental health services	Vision & hearing services
Dental services (only at certain CHCs)	

HSN-Primary

- For individuals who qualify for HSN and do not have any other insurance.

HSN Secondary

- For individuals who have other insurance (e.g. Medicare or a Medicare Advantage plan).
- The other insurance will need to be first billed for health services received before the HSN is billed

Co-Pays & Deductibles

- **Full HSN:** For those with incomes below 150% of FPL
 - No deductible
 - Co-pays only for drugs
- **Partial HSN:** For those with incomes between 150% and 300% of FPL
 - *Annual deductible:* Based on family income
 - *Hospital fees:* Must pay entire deductible amount before HSN coverage begins.
 - *CHC fees:* Pay co-pays (based on income) for each visit until family deductible is met. After paying family deductible, the HSN pays for all covered medical services for the rest of the year for all family members.

Medicare and HSN

In order to save money, many people with Medicare have no supplement, or choose a supplement that has high deductibles and/or co-pays. HSN can help pay for some of these costs as well as cover some services that are not covered by Medicare.

- **For hospital in-patient care:**
 - HSN covers hospital deductibles and co-pays (including the Part A deductible as well as Medicare Advantage hospital co-pays) only after the beneficiary has met the family deductible (if they have one).
 - HSN does NOT cover fees from private doctors or specialists and independent labs.
 - HSN does NOT cover any co-pays that may be charged in a Rehab Hospital or Skilled Nursing Facility.
- **For out-patient services**
 - Can receive outpatient services at CHCs including prescription drugs and limited dental services (only available at certain facilities).
 - Can go to any CHC (not just the closest one).
 - Can also contact the nearest hospital that accepts HSN and ask a “financial counselor” about any out-patient services at the hospital and what those services will cost.
 - If individual has a deductible, will have co-pays for office visits and services until the family deductible is met. After that, will have no co-pays for the remainder of the year (except for drugs).
- **Out-patient prescription drugs**
 - HSN has a limited number of CHC or hospital outpatient pharmacies in its network and each requires that a prescription be written by a clinician who works at that affiliated facility. In most cases, beneficiaries will need to see a doctor at the hospital or CHC where the pharmacy is located in order to have their prescription filled there.
 - Low co-pays for most medications (**those with Partial HSN do NOT have to meet their deductible first to be eligible for these co-pays**). The HSN will not pay for prescriptions filled at a local retail pharmacy (for example, CVS, Walgreens, etc.) unless they have a special agreement with a neighboring CHC.

- There is no requirement to have a Medicare Drug Plan for prescriptions to be covered at these designated HSN locations. However, HSN has a very restricted list of medications they will cover, so *it is highly recommended that people stay enrolled in their Part D Plan.*

HSN Medical Hardship

HSN provides assistance for individuals or families whose medical expenses exceed a certain percentage of their gross income.

- It is a one-time determination and takes into account past medical expenses; it is not an on-going eligibility category.
- There are no income or asset requirements to qualify.

Benefits

- HSN pays for all HSN-eligible medical expenses after applicants pay the percentage for which they are responsible. Families with higher incomes pay a higher percentage than families with lower incomes.

Qualifying medical expenses

- Unpaid bills from medical providers that would qualify as tax-deductible medical expenses.
- Unpaid medical bills incurred up to 12 months prior to the date of application can be included.
- Bills not eligible for reimbursement by HSN may be used to determine whether an individual has met the threshold for Medical Hardship eligibility.
- HSN co-pays.
 - *May* include services from private physicians and lab tests.

Even though HSN counts allowed medical bills from any health provider when determining eligibility for Medical Hardship, it will ***only pay for services covered by HSN*** (medically necessary services provided at Massachusetts CHCs or hospitals, and on the list of MassHealth Standard covered services).

How to apply

- The “Special Circumstances Application” is used for Medical Hardship and can be obtained at hospitals and CHCs or by calling 800-609-7232.

NOTE:

- HSN is ***NOT*** considered “creditable coverage” for Medicare Part D therefore use of the HSN pharmacy benefit does not protect a beneficiary from the Part D late enrollment penalty.

Case Examples

FULL HSN as a secondary benefit: Joe is a member of Medicare HMO Blue PlusRx. He has an income of 17,000 and has applied and been approved for Full HSN benefits. In February, Joe goes to the emergency room and is admitted to the Hospital for an overnight stay. During that time several diagnostic tests are run. Joe was concerned about those costs but the financial counselor at the hospital explained that because he has HSN his copayments and coinsurance would be covered. Medicare HMO Blue PlusRx has a 0-10% coinsurance on diagnostic tests. These tests are covered by HSN. In the billing office the hospital will first bill HMO Blue for the tests and then the 10% coinsurance will be covered by HSN, leaving Joe with no bill from the hospital. Joe's \$150 copay for inpatient hospital care under BCBS is also covered by HSN.

Partial HSN (deductible): Jane and her husband, Jimmy, have a household income of \$45,000. Both are currently enrolled in Medex Bronze. Jane heard about the HSN program through her friend and believes that would be a good option for her to drop from Medex Bronze to Medex Core and have HSN to pick up her hospital deductible and copayments. You explain to Jane that she would qualify for HSN but because her household income is greater than 150% to 300% FPL, her family would be responsible for a deductible before HSN would help. She needs to carefully consider the deductible before switching to Medex Core to decide if this is the best financial option.

Prescription Assistance: Sandra is concerned with her prescription costs. She has Prescription Advantage and AARP Medicare Rx but she is still having difficulties with her copayments. Her yearly income is \$25,800 gross. Her doctor explained that if she has HSN and obtained her medications at UMass Pharmacy she would pay a lower amount. After being approved by HSN, Sandra visited the UMass Pharmacy and paid only \$3.65 for her brand name medication. Even though she qualifies for Partial Health Safety Net and has a deductible for medical services, there is no deductible for prescription medications.

Medical Hardship: John comes to see you concerned over some hospital bills that he and his wife have accumulated over the last several months. He tells you that his household income is \$27,000. Under Medical Hardship with HSN, if an individual has an income less than 150% and debt that is more than 10% of their income then they could qualify for assistance. John tells you that he and his wife have over \$4,000 in bills. If qualified for the Medical Hardship any household debt over \$2,700 (10% of their income) could be forgiven. Medical Hardship can go as far back as 12 months.